

Lesson 2. Protecting Yourself from Telemarketing Fraud

Lesson Purpose:

To focus on telemarketing including signs of fraudulent appeals and strategies for self-protection.

Learning Objectives:

Participants will be able to:

- Recognize signs of a fraudulent appeal.
- Identify and practice specific strategies for protecting themselves from telemarketing fraud.

Materials

Presentation: Protecting Yourself from Telemarketing Fraud

Handout(s): Protecting Yourself from Telemarketing Fraud

Supplement: Newspaper and magazine articles about telemarketing fraud; articles featuring victims of fraud.

Telemarketing Travel Fraud (download from Federal Trade Commission at www.ftc.gov/ftc/consumer.htm)

Related Resources

National Crime Prevention Council- www.ncpc.org

National Fraud Information Center- (800)-876-7060, or www.fraud.org

Virginia Office of Consumer Affairs- (800)-552-9963, or www.vdacs.virginia.gov/consumers/index.html

Better Business Bureau Elder Fraud Hotline- (804)-780-2222, or www.bbb.org

Lesson Plan

Time	Main Points	Slides
Introduction		
5 min.	<p>It can be hard to resist telemarketers --</p> <ul style="list-style-type: none">▪ A charity seeking desperately needed funds for flood victims, endangered species or the homeless.▪ You have won an amazing sweepstakes prize, if you will just call and send an “administrative fee.”▪ An investment offer giving you an “exclusive” chance to earn potentially enormous profits.	1 – 2

Time	Main Points	Slides
	<ul style="list-style-type: none"> Consumers lose more than \$100 billion annually to frauds, cons and scams; fraudulent telemarketing and direct-mail appeals account for \$40 billion of this total. Alarmingly, the elderly are a major target for con artists. 	2
	Brief description of a more local example of telemarketing fraud.	
	<p>Today, we will look at several schemes and what you can do to avoid these cons. When we have concluded, you will be able to:</p> <ul style="list-style-type: none"> Recognize signs of a fraudulent appeal. Identify some specific things you can do to avoid being conned by these pros. 	2
	Distribute Handout(s).	
Presentation		
8 min.	<p>Taking your money is the number-one goal of con artists. It is not impolite to hang up on a telemarketer.</p>	3
	<p>Types of Schemes (briefly describe each)</p> <ul style="list-style-type: none"> False charities Prizes Investments Miracle cures Subscriptions 	4
8 min.	<p>Signs of Fraud</p> <p>The following are possible signs of a fraudulent appeal for your hard-earned dollars:</p> <ul style="list-style-type: none"> High-pressure tactics aimed at forcing a quick decision. Demands for “cash only” or special delivery/pick-up of your payment. Companies and charities with “copycat” names – e.g., Salvation League instead of Salvation Army. Delayed delivery of a product or a prize. No risk, high-yield investments. 	5
10 min.	<p>If you are suspicious, ask the company or charity to send written information before you make any commitments. Feel free to hang up if you do not feel comfortable.</p> <p>Remember, it is your choice.</p>	6

Time	Main Points	Slides
	Things you can do <ul style="list-style-type: none"> ▪ If a caller asks for your credit card, bank account or Social Security number to verify a free vacation, a prize or a gift, say "no" and hang up. ▪ If you are calling a 900 number in response to an advertisement or something you received in the mail, make sure you know all the charges up front. ▪ Before you agree to support a charity that calls seeking money, ask for written information about its finances and programs. 	6
5 min.	If you feel you have been conned Call law enforcement. Consumer fraud is a crime. Also, consider reporting to <ul style="list-style-type: none"> ▪ Better Business Bureau Elder Fraud Hotline ▪ Virginia Office of Consumer Affairs ▪ National Fraud Information Center 	7
	Remember, an offer that sounds too good to be true, probably is.	
2 min.	Summarizing <ul style="list-style-type: none"> ▪ Seniors are prime targets for fraudulent telemarketers. ▪ Some signs of a fraudulent appeal are high-pressure tactics, demands for "cash only," use of "copycat" charity names, delayed delivery of a product or prize, and no-risk, high-yield investments. ▪ Best strategies: Say "no" and hang up; do not provide credit card or other numbers; check charities out before giving. 	8
Practice/feedback		
10 min.	Practice/feedback #1 Now, let us return to a scenario, where a caller is giving you an "exclusive" chance to potentially earn enormous profits. Roles can be played by volunteers from the audience, or the Instructor may play "Con Caller" with one or more participants playing the "Potential Investor" receiving the call. Role play: "Con Caller" and "Potential Investor" "Con Caller": Excitedly informs "potential investor" of the rare opportunity to invest. Caller <ul style="list-style-type: none"> ▪ Describes the offer as having no-risk and high yield. ▪ Uses high-pressure tactics aimed at forcing a quick decision. "Potential Investor": Uses strategies presented to prevent con from occurring. Instructor highlights strategies used, solicits audience to name other strategies that could be used, reinforces key learning points.	9

Time	Main Points	Slides
Evaluation		
10 min.	<p>Set-up</p> <p>We have a few minutes for questions and additional discussion. While we are doing that, we have a brief evaluation form we would like for you to complete and leave with us. Your name is not required, but your feedback is very important. It will help us improve our presentation and program.</p> <p>Distribute evaluation forms and ask for questions or additional comments on what has been presented.</p> <p>Promote group discussion by encouraging audience members to help respond to questions. Use questions as an opportunity to clarify and reinforce key learning objectives.</p> <p>Wrap-up</p> <ul style="list-style-type: none"> ▪ Thank the audience for their attention and participation. ▪ Express appreciation to the sponsoring organization for the opportunity to speak. ▪ Remind them to leave evaluation forms. 	10

2. Protecting Yourself from Telemarketing Fraud

Please tell us what you think about this lesson by circling the numbers that most closely reflect your opinions.

After this lesson . . .	Strongly Disagree	Disagree	Agree	Strongly Agree
a) I am better able to recognize signs of a fraudulent appeal.	1	2	3	4
b) I know more strategies to protect myself from telemarketing fraud.	1	2	3	4
c) I know more about resources that fight telemarketing fraud.	1	2	3	4
d) I am now more likely to report activities or offers that appear to be fraudulent appeals.	1	2	3	4
About this lesson . . .				
e) The information presented was valuable.	1	2	3	4
f) The lesson was presented in a clear and understandable manner.	1	2	3	4
g) Lesson activities and discussion were helpful.	1	2	3	4
h) I would recommend this lesson to others.	1	2	3	4

What was the most valuable thing you learned?

Please give one example of how you plan to use the information presented in this lesson.

How could this lesson be improved?

